

ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT

Insurer Name: The Standard Fire Insurance Company Contact Person: Ann Lavorgna  
 NAIC Number: 3548-19070 Signature: Ann Lavorgna  
 Name of Advisory Organization Whose Filing Your Are Referencing \_\_\_\_\_ Telephone No. (860) 277-5466  
 Co. Affiliation to Advisory Organization: Member \_\_\_\_\_ Subscriber \_\_\_\_\_ Service Purchaser \_\_\_\_\_  
 Reference Filing #: \_\_\_\_\_ Proposed Effective Date: September 22, 2005

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Bodily Injury	34.2%	25.5%	N/A	N/A	N/A	N/A	N/A
Property Damage	-18.4%	-0.6%					
Medical Payments	33.6%	2.0%					
UM/UIM	56.0%	19.4%					
Personal Injury Protection	4.3%	1.8%					
Comprehensive	-27.9%	-2.8%					
Collision	13.5%	6.2%					
TOTAL OVERALL EFFECT	+11.1%	+9.6%					

N Apply Loss Cost Factors to Future Filings? (Y or N)  
18.47 Estimated Maximum Rate Increase for any Arkansas Insured (%)  
0 Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

								Selected Provisions	
Rate Change History		AR Earned		Incurred	Arkansas	Countrywide	A. Total Production Expense	15.7% / 16.0%	
Year	Policy Count	%	Eff. Date	Premium (000)	Losses (000)	Loss Ratio	Loss Ratio	B. General Expense	7.7% / 7.6%
2004	<u>4,375</u>	7.5	8/22/2004	<u>12,702</u>	7485	<u>58.9%</u>	53.9	C. Taxes, License & Fees	3.0% / 2.8%
2003	<u>6,073</u>	9.9	7/25/2003	<u>8,573</u>	5515	<u>64.3%</u>	65.7	D. Underwriting Profit &	
<u>2002</u>	<u>4,375</u>	<u>3.8%</u>	<u>7/3/2002</u>	<u>3,168</u>	<u>1,607</u>	<u>50.7%</u>	<u>64.1</u>	Contingencies	4.9% / 13.2%
								E. Other (explain)	
								F. TOTAL	31.3% / 39.6%